

# Saving and the Accumulation of Wealth

*Essays on Italian Household and Government Saving Behavior*



Edited by ALBERT ANDO,  
LUIGI GUISO, & DONALDO VESCO

# Saving And The Accumulation Of Wealth Essays On Italian Household And Government Saving Behavior

**Richard H. Clarida**



## **Saving And The Accumulation Of Wealth Essays On Italian Household And Government Saving Behavior:**

**Saving and the Accumulation of Wealth** Albert Ando, Luigi Guiso, Ignazio Visco, 1994-03-25 The evolution of private saving and its interaction with government fiscal policy play an important and complex role in the development of the national economy To gain insight into this process we must first understand the savings behavior of individual households and the ways in which they aggregate over the entire population to produce national saving Italy provides an ideal laboratory in which to assess the impact of government and private transfer imperfections in the capital markets productivity growth and shifting demographic patterns on the saving behavior of individual households and on their aggregation into total private saving The book draws on the Italian experience and data and offers new findings on many aspects of the process of saving determination

**International Comparisons of Household Saving** James M. Poterba, 2007-12-01 Governments and corporations may chip in but around the world household saving is the biggest factor in national saving To better understand why saving rates differ across countries this volume provides the most up to date analyses of patterns of household saving behavior in Canada Italy Japan Germany the United Kingdom and the United States Each of the six chapters examines micro data sets of household saving within a particular country and summarizes statistics on patterns of saving by age income and other demographic factors The authors provide age earning profiles and analyses of the accumulation of wealth over the lifetime in a clear way that allows quick comparisons between earning consumption and saving in the six countries Designed as a companion to *Public Policies and Household Saving* 1994 which addresses saving policies in the G 7 nations this volume offers detailed descriptions of saving behavior in all G 7 nations except France

**Public Policies and Household Saving** James M. Poterba, 2007-12-01 The declining U S national saving rate has prompted economists and policymakers to ask should the federal government encourage household saving and if so through which policies In order to better understand saving programs this volume provides a systematic and detailed description of saving policies in the G 7 industrialized nations the United States Canada France Germany Italy Japan and the United Kingdom Each of the seven chapters focuses on one country and addresses a core set of topics types of accumulated household savings and debt tax policies toward capital income saving in the form of public and private pensions including Social Security and similar programs saving programs that receive special tax treatment and saving through insurance This detailed summary of the saving incentives of the G 7 nations will be an invaluable reference for policymakers and academics interested in personal saving behavior

**International Perspectives on Household Wealth** Edward N. Wolff, 2006-01-01 Editor Wolff is a leading authority on income wealth and inequality in the US and contributing authors are well respected experts in their field Overall the research is high quality and most papers include a substantial list of references A plethora of data is considered and much statistical evidence is presented A useful contribution to the literature on income distribution and wealth inequality Recommended E Kacapyr Choice The contributors to this comprehensive book compile and analyse the latest data available

on household wealth using as case studies the United States Canada Germany Italy Sweden and Finland during the 1990s and into the twenty first century The authors show that in the US trends are highlighted in terms of wealth holdings among the low income population along with changes in wealth polarization racial differences in wealth holdings and the dynamics of portfolio choices The consensus between the authors is that wealth inequality has generally risen among these OECD countries since the early 1980s although Germany stands out as an exception In the case of the US it is also noted that wealth holdings have generally failed to improve among low income families and that the racial wealth gap widened during the late 1980s International Perspectives on Household Wealth also contains new results on a number of topics including measures and changes of wealth polarization in the US measurement and changes of portfolio span in the US asset holdings of low income households in the US and the effects of parental resources on asset holdings in Chile Academic government and public policy economists in OECD countries as well as those in so called middle income countries around the world will find much to engage them within this book It will also appeal to academics and researchers of international and welfare economics and other social scientists interested in the issue of inequality

*Life-Cycle Savings and Public Policy* Axel Borsch-Supan, 2003-01-09 Life Cycle Savings and Public Policy examines data on many households from a number of different countries The hope is that through these observations we can learn about the ways policies affect savings and that other differences among savers can be controlled for instead of being blamed on cultural differences This book features a consistent framework among chapters It reaches a harmony between measurement and analysis to compare accurately the resulting data and statistics It provides econometric methodology to reveal the way policies affect savings The book features data on household savings in Germany Italy Japan the Netherlands the U K and the U S This book is recommended reading for anyone interested in saving social insurance policy or capital formation Features a consistent framework among chapters Reaches a harmony between measurement and analysis to compare accurately the resulting data and statistics Provides econometric methodology to reveal the way policies affect savings

**Long-run Growth and Short-run Stabilization** The late Lawrence R. Klein, 2006 There is much confusion in the economics literature on wage determination and the employment inflation trade off Few model builders pay as much careful attention to the definition and meaning of long run concepts as did Albert Ando Expanding on years of painstaking work by Ando the contributors elaborate on the main issues of economic analysis and policies that concerned him

NBER International Seminar on Macroeconomics 2004 Richard H. Clarida, 2006 Leading American and European economists discuss monetary and fiscal policy from a global macroeconomic perspective and analyze the implications of European integration cutting edge research presented in a companion volume to the NBER Macroeconomics Annual

**Handbook of Income Distribution** Anthony Barnes Atkinson, François Bourguignon, 2000

Cross-National Comparative Research Using Panel Surveys James P. Smith, Frank Stafford, James R. Walker, 2010-03-01 This special issue revises and expands on presentations given at a conference on comparative research using international

panel surveys held in Ann Arbor Michigan Five of the articles explicitly or implicitly examine international differences in savings behavior and wealth accumulation The final two articles use international comparisons to assess the status of young children     Housing Markets in Europe Olivier de Bandt,Thomas Knetsch,Juan Peñalosa,Francesco Zollino,2010-10-14 During the recession in the years 2008 2009 the most severe for mature economies in the post war period housing markets were often mentioned as having a special responsibility The objective of this book is to shed light on the cyclical behaviour of the housing markets its fundamental determinants in terms of supply and demand characteristics and its relationship with the overall business cycle The co movements of house prices across countries are also considered as well as the channel of transmission of house price changes to the rest of the economy Particular attention is paid to the effects on private consumption through possible wealth effects The book is a compilation of original papers produced by economists and researchers from the four main national central banks in the euro area also with the participation of leading academics

**Household Portfolios** Luigi Guiso,Michael Haliassos,Tullio Jappelli,2002 Theoretical and empirical analysis of the structure of household portfolios     *The Limits of Choice* Sahra Wagenknecht,2013-10-02 In *The Limits of Choice* Sahra Wagenknecht examines household saving decisions and basic needs in Germany and the United States based on official data from both countries from the 1950s to present day Arguing against the hypothesis that assumes consumers optimize their consumption intertemporally based exclusively on their permanent or lifetime income Wagenknecht proposes a rule of thumb according to which consumers will save if their current income exceeds basic expenditure while they will demand credit when income can no longer meet basic needs     *The Origins and Evolution of Consumer Capitalism* John P. Watkins,2023-04-11 Consumer capitalism arose with the second industrial revolution the application of continuous mass production to consumer goods during the late nineteenth and early twentieth centuries This book adopts a Veblenian Keynesian viewpoint presenting an evolutionary view of consumption combined with the need to increase demand to match increases in production The book traces the history of consumer capitalism examining the paradox posed by applying continuous mass production to produce armaments for dynastic ambitions versus consumer goods for the masses manifesting itself in the world wars of the twentieth century Multiple paradoxes at the heart of the story address booms leading to busts over producing countries in Asia relying on over consuming countries in the West and the expansion of demand depending on increasingly inventive ways of liquefying assets in light of stagnant incomes The book persuasively argues that these paradoxes result from capitalism's incessant drive to accumulate capital fostering conflict crises and depression The latest paradox results from the impact of continuous mass production on the environment manifesting itself as the Darwinian dilemma The dilemma stems from human beings largely winning the struggle for existence and in the process possibly making the earth uninhabitable at least for humans     The Economics of Consumer Credit Giuseppe Bertola,Richard Disney,Charles Benedict Grant,2006 Cross national analysis of empirical theoretical and policy issues in the consumer credit

industry including household debt credit card usage and bankruptcy

### **An Introduction to Longitudinal Research**

Elisabetta Ruspini, 2003-09-02 One of the major changes in the social science research landscape in recent years has been the introduction of computerised panel surveys in Europe and the US which make longitudinal data widely available to graduate students for the first time Elisabetta Ruspini here provides a concise yet comprehensive introduction to the issues involved in this kind of research This book Defines the concept of longitudinal research Gives guidance on sources of longitudinal data in Europe and the US and their strengths and weaknesses Discusses the choices that need to be made in this kind of research for instance the advantages and disadvantages of certain types of research data and of different types of analysis Highlights some of the problems involved e g the issue of comparability within longitudinal research **The**

**Chinese Economy** Giorgio Gomel, Daniela Marconi, Ignazio Musu, Beniamino Quintieri, 2012-07-31 This book takes readers on a unique journey across some of the most debated implications of the rise of the Chinese economy on the global scene From the analysis suggestions emerge on how to improve statistical tools to measure performance and to obtain more precise macroeconomic forecasts Moreover it confirms the suspicion that a governance model of firms that does not sufficiently encourage market competition may have significant costs in terms of efficiency for the Chinese production system The analysis of demographic factors and of household savings gives further support to calls for a serious reform effort particularly of the pension and health care systems to utilize households savings more efficiently and equitably Finally the analyses of Chinese and global trade underscore the need for a less superficial consideration of the implications of the Chinese presence in global markets *Generational Accounting* Holger Bonin, 2013-03-14 Among the concepts used to

assess the sustainability of fiscal policy in a changing demographic environment generational accounting has become the most prominent This book gives a complete and up to date introduction to the theory and practice of the method It reveals deficiencies of the original residual concept and discusses various measures of intergenerational redistribution based on the recent sustainability approach to generational accounting An application using data on German public finances serves to provide an in depth explanation and practical illustration of the technique The study develops new procedures to evaluate the fiscal externalities of migration and the redistribution of net wealth among living generations resulting from Social Security reform The book is an indispensable source of reference for analysts employing generational accounting and for those wishing to study intertemporal redistribution through fiscal policy **Coordinating Public Debt and Monetary**

**Management** International Monetary Fund, 1997-04-15 Edited by V Sundararajan Peter Dattels and Hans Blommestein this volume outlines strategies for managing public debt developing government securities markets and coordinating those activities with monetary management through legal administrative and operational arrangements Both transition and market economies are surveyed The analysis draws partly on the literature on the microstructure of markets and auction systems and on selected country experiences *Private Intergenerational Transfers and Population Aging* Erik Lüth, 2012-12-06 In

the forthcoming decades the industrialized countries will experience a demographic transition that is unprecedented in history While the transition s impact on public pension schemes has extensively been examined its implication for private intergenerational transfers has gone almost unnoticed by the literature This study attempts to make up for that gap in the literature It gives a comprehensive overview of private transfer patterns in Germany extends the methodology of generational accounting to include private intergenerational transfers and presents a computable general equilibrium model that for the first time allows to analyze various bequest motives in a unified framework      **NBER International Seminar on Macroeconomics** ,2006

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